## IN THE CLAIMS

Amend claims 36-40 as follows:

1-35. (canceled)

36. (currently amended): A method of operating an automated teller machine (ATM) <u>when an ATM customer uses a portable device retained by the ATM customer to conduct an ATM cash dispense transaction to obtain cash</u>, the method comprising ~~the steps of~~:

establishing wireless communication with ~~a~~ <u>the</u> portable device retained by ~~a~~ <u>the</u> ATM customer ~~at the ATM~~;

<u>executing the ATM cash dispense transaction;</u>

<u>dispensing cash to the ATM customer when the ATM cash dispense transaction is executed;</u>

preparing data relating to ~~an~~ <u>the</u> ATM cash dispense transaction that has been executed ~~at the ATM~~;

transferring the prepared data to the portable device <u>retained by the ATM customer</u> via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

~~uploading~~ <u>receiving</u> from the portable device <u>retained by the ATM customer</u> personal information which is unrelated to the ATM cash dispense transaction and which is associated with the ATM customer when the electronic receipt is provided to the ATM customer; and

downloading to the portable device <u>retained by the ATM customer</u> specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the ~~uploaded~~ <u>received</u> personal information from the portable device <u>retained by the ATM customer</u>.

37. (currently amended): A method according to claim 36, further comprising ~~the steps of~~:

analyzing the personal information uploaded from the portable device <u>retained</u>

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<u>by the ATM customer</u>; and

storing the analyzed information in a database entry as a customer profile.


38.     (currently amended): A method of operating an automated teller machine (ATM) <u>when an ATM customer uses a portable device retained by the ATM customer to conduct an ATM cash dispense transaction to obtain cash</u>, the method comprising ~~the steps of~~:

establishing wireless communication with ~~a~~ <u>the</u> portable device retained by ~~a~~ <u>the ATM</u> customer ~~at the ATM~~;

<u>executing the ATM cash dispense transaction;</u>

<u>dispensing cash to the ATM customer when the ATM cash dispense transaction is executed;</u>

preparing data relating to ~~an~~ <u>the</u> ATM cash dispense transaction that has been executed ~~at the ATM~~;

transferring the prepared data to the portable device <u>retained by the ATM customer</u> via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

~~uploading~~ <u>receiving</u> schedule information from a calendar program executing on the portable device <u>retained by the ATM customer</u>; and

downloading to the portable device <u>retained by the ATM customer</u> specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the ~~uploaded~~ <u>received</u> schedule information.


39.     (currently amended): A method according to claim 38, wherein the specific information downloaded to the portable device <u>retained by the ATM customer</u> relates to events or activities occurring in a location associated with the schedule information.


40.     (currently amended): A method of operating an automated teller machine (ATM) <u>when an ATM customer uses a portable device retained by the ATM customer to</u>

conduct an ATM cash dispense transaction to obtain cash, the method comprising the steps of:

establishing wireless communication with a the portable device retained by a the ATM customer at the ATM;

preparing data relating to an the ATM cash dispense transaction that has been executed at the ATM;

transferring the prepared data to the portable device retained by the ATM customer via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

uploading receiving from the portable device retained by the ATM customer recent purchase information; and

downloading to the portable device retained by the ATM customer specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the recent purchase information uploaded received from the portable device retained by the ATM customer.

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